

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Richmond Division

In re:	:
	:
PHILIP BROCKMAN HAGER,	: Case No: 25-32367
	: Chapter 7
Debtor.	:
	:
VW CREDIT, INC.,	:
Movant,	:
	:
v.	:
	:
PHILIP BROCKMAN HAGER,	:
JENNIFER J. WEST, TRUSTEE,	:
Respondents.	:

**RESPONSE TO MOTION FOR RELIEF**

The response of Philip Brockman Hager, Debtor, to the Motion for Relief from the Automatic Stay filed herein on November 5, 2025, respectfully states as follows:

1. On October 14, 2025, Debtor filed his Statement of Intention indicating a surrender of the vehicle securing Movant's debt.
2. The Section 341 Meeting of Creditors was conducted on October 28, 2025.
3. Under Bankruptcy Code §521(a)(6)(B), the stay shall terminate on December 12, 2025, unless the debt is reaffirmed or the property redeemed.
4. Debtor has no objection to, and does not oppose, the relief requested.

WHEREFORE, Debtor prays of the Court to issue such orders, processes, or judgments that are necessary or appropriate to carry out the provisions of Title 11.

PHILIP BROCKMAN HAGER  
By counsel

Date: November 19, 2025

/s/James H. Wilson, Jr.  
James H. Wilson, Jr.  
Counsel for Debtor  
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PROOF OF SERVICE

I certify that on November 19, 2025, I served a copy of the foregoing Response on the parties listed below, by ECF and/or first-class mail, postage prepaid:

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